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(FILE 'USPAT' ENTERED AT 08:51:26 ON 21 MAY 1999)  
L1 217277 SEA INSURANCE OR INSURE? OR INSURING  
L2 95816 SEA (DIVID? OR PARTITION? OR PORTION? OR SECTION? OR DIVVY  
? O R SPLIT? OR SUBDIVID? OR DISTRIBUT?) (6A) (GAIN? OR PROFIT?  
OR PROCEEDS OR AMOUNT? OR EXCESS?)  
L3 1115 SEA L1(P)L2  
L4 834 SEA L1(2A)LIFE  
L5 22 SEA L4 AND L3  
L6 0 SEA RECEIVING(W) INVESTMENT(W) VEHICLE#  
L7 1 SEA LIFE(W)L1(W)TRUST#  
L8 25 SEA DEATH(W) BENEFIT#  
L9 14 SEA L3 AND L8  
L10 22 SEA L5 OR L9

FILE USPAT

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*           U. S.   P A T E N T   T E X T   F I L E           *
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* THE WEEKLY PATENT TEXT AND IMAGE DATA IS CURRENT             *
* THROUGH May 18 1999.                                         *
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=> d cit 17

1. 4,969,094, Nov. 6, 1990, Self-implementing pension benefits system; Gustavo M. Halley, et al., 705/36, 4 [IMAGE AVAILABLE]

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=> d cit 110 1-22

1. 5,884,285, Mar. 16, 1999, System for managing financial accounts by reallocating funds among accounts; Charles Agee Atkins, 705/36, 35, 37, 38 [IMAGE AVAILABLE]

2. 5,875,437, Feb. 23, 1999, System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing; Charles Agee Atkins, 705/40 [IMAGE AVAILABLE]

3. 5,864,828, Jan. 26, 1999, Personal financial management system for creation of a client portfolio of investment and credit facilities where funds are distributed based on a preferred allocation; Charles Agee Atkins, 705/36, 38, 39 [IMAGE AVAILABLE]

4. 5,852,811, Dec. 22, 1998, Method for managing financial accounts by a preferred allocation of funds among accounts; Charles Agee Atkins, 705/36, 35, 37, 38 [IMAGE AVAILABLE]

5. 5,839,118, Nov. 17, 1998, System and method for premium optimization and loan monitoring; Raymond B. Ryan, et al., 705/36, 35 [IMAGE AVAILABLE]
6. 5,819,230, Oct. 6, 1998, System and method for tracking and funding asset purchase and insurance policy; Robert A. Christie, et al., 705/4, 38, 39 [IMAGE AVAILABLE]
7. 5,806,042, Sep. 8, 1998, System for designing and implementing bank owned **life insurance** (BOLI) with a reinsurance option; William Franklin Kelly, et al., 705/4, 35 [IMAGE AVAILABLE]
8. 5,802,500, Sep. 1, 1998, System and method for computing a financial projection of a prefunding program for other postretirement employee benefits under FASB statement 106; Raymond B. Ryan, et al., 705/36, 1, 4, 10, 31 [IMAGE AVAILABLE]
9. 5,754,980, May 19, 1998, Method of providing for a future benefit conditioned on life expectancies of both an insured and a beneficiary; Bennett R. Anderson, et al., 705/4, 35 [IMAGE AVAILABLE]
10. 5,752,236, May 12, 1998, **Life insurance** method, and system; Frank M. Sexton, et al., 705/4; 708/163 [IMAGE AVAILABLE]
11. 5,673,402, Sep. 30, 1997, Computer system for producing an illustration of an investment repaying a mortgage; Ronald D. Ryan, et al., 705/38 [IMAGE AVAILABLE]
12. 5,672,014, Sep. 30, 1997, Rolling bearings; Shigeru Okita, et al., 384/492, 912, 913; 428/457, 469, 698 [IMAGE AVAILABLE]
13. 5,644,727, Jul. 1, 1997, System for the operation and management of one or more financial accounts through the use of a digital communication and computation system for exchange, investment and borrowing; Charles Agee Atkins, 705/40 [IMAGE AVAILABLE]
14. 5,590,037, Dec. 31, 1996, Digital computer system and methods for computing a financial projection and an illustration of a prefunding program for an employee benefit; Raymond B. Ryan, et al., 705/4, 30 [IMAGE AVAILABLE]
15. 5,523,942, Jun. 4, 1996, Design grid for inputting insurance and investment product information in a computer system; Max C. Tyler, et al., 705/4, 34; 707/507 [IMAGE AVAILABLE]
16. 5,429,506, Jul. 4, 1995, Method of computerized administration of a **life insurance** plan using computerized administration supervisory system; John T. Brophy, et al., 434/107 [IMAGE AVAILABLE]
17. 5,214,579, May 25, 1993, Goal-oriented investment indexing, tracking and monitoring data processing system; Larry Wolfberg, et al., 705/36, 30 [IMAGE AVAILABLE]
18. 4,969,094, Nov. 6, 1990, Self-implementing pension benefits system; Gustavo M. Halley, et al., 705/36, 4 [IMAGE AVAILABLE]
19. 4,953,085, Aug. 28, 1990, System for the operation of a financial account; Charles A. Atkins, 705/36; 364/918, 918.1, 918.3, DIG.2; 705/38 [IMAGE AVAILABLE]
20. 4,876,648, Oct. 24, 1989, System and method for implementing and administering a mortgage plan; Clarke B. Lloyd, 705/38; 364/400; 705/35 [IMAGE AVAILABLE]
21. 4,837,693, Jun. 6, 1989, Method and apparatus for facilitating

operation of an insurance plan; Barry R. Schotz, 705/4 [REDACTED] AVAILABLE]

(22) 4,750,121, Jun. 7, 1988, Pension benefits system; Gustavo M. Halley,

File 15:ABI/INFORM(R) 1971-1999/Jan 25  
     (c) 1999 UMI  
 File 625:American Banker Publications 1981-1999/Jan 25  
     (c) 1999 American Banker  
 File 9:Business & Industry(R) Jul 1994-1999/Jan 26  
     (c) 1999 Resp. DB Svcs.  
 File 16:IAC PROMT(R) 1972-1999/Jan 26  
     (c) 1999 Information Access Co.  
 File 148:IAC Trade & Industry Database 1976-1999/Jan 26  
     (c) 1999 Info Access Co  
 File 169:Insurance Periodicals 1984-1999/Jan W2  
     (c) 1999 NILS Publishing Co.  
 File 637:Journal of Commerce 1986-1999/Jan 25  
     (c) 1999 Journal of Commerce Inc

| Set | Items | Description               |
|-----|-------|---------------------------|
| S1  | 1403  | LIFE() INSURANCE() TRUST? |
| S2  | 164   | S1/TI                     |
| S3  | 23    | S2 AND PY=1996:1998       |

3/3,AB/1 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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01734975

03-85965

**Irrevocable life insurance trusts: You mean, I still haven't learned all the rules and now they want to change them?**

Cline, Christopher P

Tax Management Estates Gifts & Trusts Journal v23n6 PP: 245-252 Nov 12, 1998 ISSN: 0886-3547 JRNL CODE: EGT

WORD COUNT: 7005

**ABSTRACT:** Irrevocable life insurance trusts have been popular estate planning devices since the 9th Circuit's Crummey decision in 1968. Despite this popularity, irrevocable life insurance trusts are not free from problems. Estate planners who are familiar with the estate and gift tax consequences of the trusts may overlook the income tax and generation-skipping transfer tax consequences, resulting at best in missed opportunities and at worst in malpractice. The IRS has had an uneasy relationship with Crummey gifts, denying annual exclusion treatment for gifts that do not meet notice and other administrative requirements and fighting the 1991 Cristofani decision. This paper surveys the current state of the law and presents some planning ideas from insurance trusts, including ideas to cover the possibility that the ability to make present interest gifts in trust using Crummey withdrawal powers may some day be legislated away.

?t 3/3,ab/2-23

>>>No matching display code(s) found in file(s): 625, 637

3/3,AB/2 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/INFORM(R)

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01718686

03-69676

**The profits, and perils, of life insurance trusts**

Geer, Carolyn T

Fortune v138n9 PP: 280-282 Nov 9, 1998 ISSN: 0015-8259 JRNL CODE: FOR

WORD COUNT: 1004

**ABSTRACT:** Life insurance trusts have become so alluring that there is now an estimated \$300 billion of insurance sloshing around in them. The reason life insurance trusts are hot is that they can be a nifty way to save taxes and make sure your insurance proceeds get where you want them to go. But these legal devices are also complex and can easily go awry, leaving you and your heirs with a big mess. As their popularity grows, so too, do the problems.

3/3,AB/3 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/INFORM(R)

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01707670

03-58660

**Using a spousal survivorship irrevocable life insurance trust with variable insurance**

Crino, Cynthia

Broker World v18n10 PP: 82-86 Oct 1998 ISSN: 0273-6551 JRNL CODE: BRW

**ABSTRACT:** Some clients are deterred from purchasing survivorship life insurance because the death benefit is not payable until the 2nd spouse dies. These clients are concerned that their spouse will not have enough income to meet unexpected financial needs. For these clients, the spousal survivorship irrevocable life insurance trust may be the answer. With this type of ILIT, one spouse creates and funds a trust drafted to allow the trustee to make discretionary distributions to the other spouse.

Survivorship variable universal life offers the policyholder the ability to allocate the premium payments into one or more investment accounts. Some suggestions to help trustees meet their duty of prudent investment while using SVUL as a funding vehicle are discussed.

**3/3,AB/4 (Item 4 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
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01700289

03-51279

**Removing the ties that bind: Irrevocable life insurance trusts**

Lipoff, Lawrence M

CPA Journal v68n9 PP: 22-27 Sep 1998 ISSN: 0732-8435 JRNL CODE: CPA

WORD COUNT: 3254

**ABSTRACT:** Life insurance proceeds are included in the insured's gross estate if the insured owns the policy or his or her estate is the policy's beneficiary. Properly structured, an irrevocable life insurance trust will keep the proceeds out of the estate. A number of scenarios and planning tools related to the incident of ownership of life insurance policies are discussed. The gift, generation-skipping transfer, and income tax ramifications of such trust arrangements are covered.

**3/3,AB/5 (Item 5 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
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01665434

03-16424

**Life insurance trusts can save estate taxes**

Kistner, William G

Healthcare Financial Management v52n7 PP: 94 Jul 1998 ISSN: 0735-0732

JRNL CODE: HFM

WORD COUNT: 858

**ABSTRACT:** An irrevocable life insurance trust can reduce estate taxes while providing for heirs. Death benefits are free from income taxes when they are paid to the policyholder's heirs but are included in the policyholder's taxable estate. An irrevocable life insurance trust can, however, remove the life insurance proceeds from the policyholder's taxable estate. This trust avoids estate taxes because it is a separate legal entity in which the policyholder retains no interest. To obtain this benefit, however, one must forever forfeit all control and ownership rights to the life insurance policies held in the trust.

**3/3,AB/6 (Item 6 from file: 15)**  
DIALOG(R)File 15:ABI/INFORM(R)  
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01507388

01-58376

**The income tax consequences of an irrevocable life insurance trust**

Gopman, Jonathan E

Tax Management: Estates Gifts & Trusts Journal v22n5 PP: 211-220 Sep 11,

1997 ISSN: 0886-3547 JRNL CODE: EGT

WORD COUNT: 9890

**ABSTRACT:** A popular planning technique is the use of an irrevocable inter vivos trust to hold insurance on the life of the grantor. A life insurance trust can be structured to exclude the policy proceeds from the grantor-insured's gross estate at death and yet make the proceeds available for estate administration and the financial security of the grantor-insured's family. The complex rules concerning the income tax

treatment of an irrevocable life insurance trust during the grantor-insured's life are explored.

**3/3,AB/7** (Item 7 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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01486982

01-37970

**GSST exemption planning related to life insurance trusts**

Monroe, Tracy

Tax Adviser v28n8 PP: 480-482 Aug 1997 ISSN: 0039-9957 JRNL CODE: TAD

WORD COUNT: 1211

**ABSTRACT:** In order to allocate the generation skipping transfer tax \$1 million exemption to generation-skipping transfers in trust, the donor must calculate an inclusion ratio. When computing this inclusion ratio, filing a gift tax return late in order to use the valuation on the filing date may produce very favorable tax results when sued for allocations of the GSST exemption related to premiums gifted into generation-skipping life insurance trusts. This is because the increase in value of the policy on the filing date will presumably be less than the annual gift to cover the premium cost.

**3/3,AB/8** (Item 8 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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01399577

00050564

**Impact of generation-skipping tax on life insurance trusts**

Adler, Robert J

Estate Planning v24n3 PP: 105-113 Mar/Apr 1997 ISSN: 0094-1794

JRNL CODE: ESP

**ABSTRACT:** While irrevocable trusts have always had to meet certain technical requirements, a new dimension of planning considerations was brought into play with the adoption of the generation-skipping transfer (GST) tax. In general, the GST tax potentially applies only to gifts with respect to which an individual of a generation 2 or more generations below the donor's has a beneficial interest. An irrevocable life insurance trust can be a vehicle not only to avoid estate tax on the death benefit, but also to avoid GST tax liability long after the insured's death. Because life insurance is ideally suited to take maximum advantage of the leveraging potential inherent in the operation of the \$1 million GST exemption, the existence of the GST tax has markedly heightened the importance and usefulness of life insurance trusts as vehicles for multigenerational tax-free transfers of family wealth.

**3/3,AB/9** (Item 9 from file: 15)  
DIALOG(R)File 15:ABI/INFORM(R)  
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01309638

99-59034

**Irrevocable life insurance trusts**

Sobczak, Carol A; Robins, Lawrence A

Franchising World v28n5 PP: 46 Sep/Oct 1996 ISSN: 1041-7311

JRNL CODE: FRA

WORD COUNT: 820

**ABSTRACT:** Removing life insurance policies from the gross estate can result in substantial tax savings, making life insurance trusts a great way to save estate taxes. To part with ownership of an insurance policy, the

insured must give up all rights under the policy as owner, including the right to change beneficiaries. One way to do this is to execute an irrevocable insurance trust and transfer the ownership of the policy to the trustee who will now pay the premiums from an account to which the insured makes periodic contributions subject to gift taxes.

**3/3,AB/10 (Item 10 from file: 15)**

DIALOG(R) File 15:ABI/INFORM(R)

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01303046

99-52442

**Advantages of a life insurance trust**

Kurlowicz, Ted

Life & Health Insurance Sales v139n9 PP: 15-16 Sep 1996 ISSN: 1053-2838

JRNL CODE: IRS

ABSTRACT: There are many potential benefits of a properly designed life insurance trust, including: death proceeds avoid federal estate or generation-skipping transfer taxes, any estate liquidity problems can be solved, and death proceeds avoid the expenses and publicity of probate and are managed for the heirs by a trustee according to the directions of the deceased. The life insurance trust is a fairly complex and, since irrevocable, should be designed carefully with the assistance of experienced estate planning counsel.

**3/3,AB/11 (Item 11 from file: 15)**

DIALOG(R) File 15:ABI/INFORM(R)

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01302343

99-51739

**Strategies for handling a life insurance trust that no longer meets the grantor's needs**

Soled, Jay A

Tax Management: Estates Gifts & Trusts Journal v21n5 PP: 207-210 Sep 12, 1996 ISSN: 0886-3547 JRNL CODE: EGT

WORD COUNT: 3325

ABSTRACT: Analysis is presented of 4 remedial strategies to handle the situation in which an insurance trust no longer meets the grantor's needs. The risks associated with undertaking each approach are outlined. The central goal of each proposed strategy is to transfer ownership of a life insurance policy from an existing trust to a new trust with the least tax risk or fiduciary exposure. The operation of the following 4 strategies is outlined: 1. purchase of insurance policy by new trust, 2. purchase of insurance policy by grantor, 3. existing trust lends money to new trust, and 4. existing trust merges with new trust. Potential income and transfer tax consequences stem from the adoption of any of the strategies. From an income tax perspective, the chief concerns are whether at the initial stage of planning, adoption of any of these strategies generates a recognition event and whether when the insurance proceeds are received, the Section 101 transfer for value rule applies. From a transfer perspective, the chief concerns are whether gift tax results, the 3-year rule under Section 2035 begins to run again, and whether any other Code provision causes inclusion of the transferred life insurance policy in the grantor's gross estate.

**3/3,AB/12 (Item 12 from file: 15)**

DIALOG(R) File 15:ABI/INFORM(R)

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01238916

98-88311

**Life- insurance trusts can reduce taxes**



ABSTRACT: There is a way to keep a life insurance policy out of a parent's estate and avoid estate taxes. The policy could be owned by an irrevocable life-insurance trust. On the father's death, the trust would collect the \$800,000 proceeds which the children could receive tax-free. However, the trust must be maintained in strict accordance with IRS rules.

**3/3,AB/13 (Item 1 from file: 16)**  
DIALOG(R)File 16:IAC PROMT(R)  
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07706742 SUPPLIER NUMBER: 50263094  
Life Insurance Trusts **To Be Explored In Amer. Society Program**  
National Underwriter Life & Health-Financial Services Edition August 24,  
1998 p. 19  
ISSN: 0893-8202

The changing world of life insurance and trusts will be explored in a Sept. 16 video-teleconference sponsored by the American Society of CLU & ChFC. The program will be rebroadcast on Sept. 17.

Panelists will use case studies to discuss estate-planning strategies in the context of Alaskan trusts, rules against perpetuities, irrevocable trusts and offshore trusts.

Issues such as life insurance policies that do not go beyond age 100 also will be covered by panelists Jonathan G. Blattmachr, Esq., Tracy W. Oishi, and Richard G. Shechtman.

For more information, call the American Society at 1-800-392-6900. The Society's Web site is [www.financialpro.org](http://www.financialpro.org).

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WORD COUNT: 102

**3/3,AB/14 (Item 1 from file: 148)**  
DIALOG(R)File 148:IAC Trade & Industry Database  
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10551438 SUPPLIER NUMBER: 53114228 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**The Profits, and Perils, Of Life Insurance Trusts.(Brief Article)**  
Geer, Carolyn T.  
Fortune, 280(1)  
Nov 9, 1998  
DOCUMENT TYPE: Brief Article ISSN: 0015-8259 LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 1032 LINE COUNT: 00079

**3/3,AB/15 (Item 2 from file: 148)**  
DIALOG(R)File 148:IAC Trade & Industry Database  
(c) 1999 Info Access Co. All rts. reserv.

10505193 SUPPLIER NUMBER: 21189077 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Irrevocable** life insurance trusts.  
Lipoff, Lawrence M.  
CPA Journal, v68, n9, p22(6)  
Sept, 1998  
ISSN: 0732-8435 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 3515 LINE COUNT: 00277

ABSTRACT: An irrevocable life insurance trust can be used to keep life insurance proceeds out of the estate of the insured. For this trust to be effective, the insured should not own a beneficial interest in the policy

and hold any incidents of ownership. Upon the death of the trust's original beneficiaries, the new beneficiaries of the trust and thus the policy will be the next line of beneficiaries, usually the children. The impact of the three-year rule inclusion, which holds that incidents of ownership held within three years of death lead to the inclusion of proceeds in the estate, can be partially avoided by introducing a clause qualifying the trust for the estate tax marital deduction. Planning tools related to the incidents of ownership of life insurance policies are recommended.

**3/3,AB/16 (Item 3 from file: 148)**  
DIALOG(R)File 148:IAC Trade & Industry Database  
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10424125 SUPPLIER NUMBER: 21064453 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Life Insurance Trusts **To Be Explored In Amer. Society Program.**  
National Underwriter Life & Health-Financial Services Edition, v102, n34,  
p19(1)  
August 24, 1998  
ISSN: 0893-8202 LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 109 LINE COUNT: 00012

**3/3,AB/17 (Item 4 from file: 148)**  
DIALOG(R)File 148:IAC Trade & Industry Database  
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10413807 SUPPLIER NUMBER: 21045779 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Life insurance trusts **can save estate taxes.**  
Kistner, William G.  
Healthcare Financial Management, v52, n7, p94(1)  
July, 1998  
ISSN: 0735-0732 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 912 LINE COUNT: 00072

ABSTRACT: An irrevocable life insurance trust can eliminate estate taxes being a separate legal entity wherein the policyholder does not hold any interest. However, the policyholder must forfeit control and ownership rights to all life insurance policies covered by the trust. The life insurance trust can be created by transferring an existing policy to the irrevocable trust or by having a trustee, aside from the policyholder, get a new policy on the policyholder's insurance. The trustee can make premium payments after transferring cash from the original policy to the irrevocable trust.

**3/3,AB/18 (Item 5 from file: 148)**  
DIALOG(R)File 148:IAC Trade & Industry Database  
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10231576 SUPPLIER NUMBER: 20631338 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Clinton targets three estate-planing techniques. (family limited partnerships, the Crummey provision in funding life- insurance trusts , personal-residence trusts) (Small Business Financial Advisor) (Brief Article)**  
Marullo, Gloria Gibbs  
Nation's Business, v86, n6, p34(2)  
June, 1998  
DOCUMENT TYPE: Brief Article ISSN: 0028-047X LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 1558 LINE COUNT: 00125

**3/3,AB/19 (Item 6 from file: 148)**  
DIALOG(R)File 148:IAC Trade & Industry Database  
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09694308 SUPPLIER NUMBER: 19675033 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**GSTT exemption planning related to life insurance trusts.**

**(generation-skipping transfer tax)**

Monroe, Tracy

Tax Adviser, 28, n8, 480(3)

August, 1997

ISSN: 0039-9957

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1282

LINE COUNT: 00097

ABSTRACT: Allocation of generation-skipping transfer exemption to a life insurance trust can maximize tax advantages, if an inclusion ratio is calculated and a late gift tax return is filed. This late allocation strategy allows the filing date to be used for valuation purposes and uses the least amount of the exemption annually. Taxes will be based on value at the date of transfer. Planners should evaluate back-up strategies in the event of donor death prior to filing.

**3/3,AB/20 (Item 7 from file: 148)**

DIALOG(R)File 148:IAC Trade & Industry Database

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09383740 SUPPLIER NUMBER: 19249161

**Impact of generation-skipping tax on life insurance trusts.**

Adler, Robert J.

Estate Planning, 24, n3, 105-7

March-April, 1997

ISSN: 0094-1794

LANGUAGE: English

RECORD TYPE: Abstract

ABSTRACT: Life insurance trusts have become important estate planning tools since the advent of the generation-skipping tax, or GST. The GST's million-dollar exemption makes life insurance an attractive way to pass on wealth while minimizing taxes. However, careful planning is required to avoid tax consequences due to lapsing Crummey powers, to properly allocate and leverage the exemption, and to use contingent powers of appointment.

**3/3,AB/21 (Item 8 from file: 148)**

DIALOG(R)File 148:IAC Trade & Industry Database

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08767515 SUPPLIER NUMBER: 18411399 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Life- insurance trusts can reduce taxes. (by correctly following the rules for contributing annual tax-free gifts to a life- insurance trust, a person can lower their federal estate tax) (Brief Article)**

Ellentuck, Albert B.

Nation's Business, v84, n7, p55(1)

July, 1996

DOCUMENT TYPE: Brief Article

ISSN: 0028-047X

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 526

LINE COUNT: 00042

**3/3,AB/22 (Item 9 from file: 148)**

DIALOG(R)File 148:IAC Trade & Industry Database

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08707052 SUPPLIER NUMBER: 18345622

**A premium policy plan; irrevocable life insurance trusts ensure that benefits reach beneficiaries. (Special Report: Trusts and Estates)**

Pearle, Lynn K.

Legal Times, v19, n1, Mon ed, col 1, pS39

May 20, 1996

ISSN: 0732-7536

LANGUAGE: English

RECORD TYPE: Citation

**3/3,AB/23 (Item 10 from file: 148)**

DIALOG(R)File 148:IAC Trade & Industry Database  
(c) 1999 Info Access Co. All rts. reserv. '

08582190 SUPPLIER NUMBER: 18175754

Life insurance trusts **can help your heirs; a way around taxes, and  
not just for the rich and famous.**

Felton, Bruce

New York Times, v145 , Sun ed, sec3, col 1, pF7(N) pF7(L)

April 7, 1996

ISSN: 0362-4331

LANGUAGE: English

RECORD TYPE: Citation

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